18. (once amended) A system in accordance with Claim 17 wherein said server is further configured to:

determine whether to utilize said defined translation service to extract information included in the report; and

utilize, if needed, said defined translation service to extract information included in the report and then generate the at least one exhibit based on the extracted information.

Remarks

The Office Action mailed January 28, 2003 and made final has been carefully reviewed and the foregoing amendment has been made in consequence thereof.

Claims 1, 2, and 5-18 are pending in this application. Claims 1, 2, and 5-18 have been rejected. Claims 3 and 4 have been cancelled.

The objection to the title of the present patent application is respectfully traversed. Applicants have amended independent Claims 1, 6, 8, and 17 to recite "a method for submitting a report from an accounting system to an automated lending system....", and an "automated lending system comprising...." Accordingly, Applicants respectfully request that the objection to the title be withdrawn.

The rejection of Claims 1, 2, and 6-18 under 35 U.S.C. § 112, second paragraph, is respectfully traversed.

Applicants traverse the suggestion in the Office Action that Claims 1, 2, and 6-18 are indefinite because "Applicants' Specification and Title of the Invention are directed to 'An Automated Lending System'", and "Applicants' claim limitations claim submitting a report from an accounting system to a server." However, in an effort to expedite the prosecution of this patent application, Applicants have amended independent Claims 1, 6, 8, and 17. Applicants

therefore respectfully submit that Claims 1, 2, and 6-18 are definite and contain subject matter that is supported by the specification in such a way as to enable one skilled in the art to make and/or use the invention. Accordingly, Applicants respectfully request that the rejection of Claims 1, 2, and 6-18 under Section 112, second paragraph, be withdrawn.

Applicants also traverse the suggestion in the Office Action that Claims 1, 6, 8, and 11 are indefinite because they recite "a defined format". Applicants have amended Claims 1, 6, 8, and 11 to address this rejection. Applicants therefore respectfully submit that Claims 1, 6, 8, and 11 are definite and contain subject matter that is supported by the specification in such a way as to enable one skilled in the art to make and/or use the invention. Accordingly, Applicants respectfully request that the rejection of Claims 1, 6, 8, and 11 under Section 112, second paragraph, be withdrawn.

Furthermore, Applicants traverse the rejection of Claims 12 and 14 for reciting "to normalize information". Claims 12 and 14 have been amended. Applicants respectfully submit that Claims 12 and 14 are definite and contain subject matter that is supported by the specification in such a way as to enable one skilled in the art to make and/or use the invention. Accordingly, Applicants respectfully request that the rejection of Claims 12 and 14 under Section 112, second paragraph, be withdrawn.

For the reasons set forth above, Applicants respectfully request that the rejection of Claims 1, 2, and 6-18 under Section 112, second paragraph, be withdrawn.

The rejection of Claims 1, 2, 8, and 10-12 under 35 U.S.C. § 103(a) as being unpatentable over Kitain et al. (U.S. Patent No. 5,864,871) ("Kitain") in view of Wong (U.S. Patent No. 6,115,690) is respectfully traversed.

Applicants respectfully submit that neither Kitain nor Wong, considered alone or in combination, describe or suggest the claimed invention. More specifically, neither Kitain nor Wong, considered alone or in combination, describe or suggest generating at an accounting system a report having at least one of a defined report format and a defined translation service, determining at a server whether the submitted report has the at least one of the defined report

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format and the defined translation service, and extracting via the server information from the report based on the at least one of the defined report format and the defined translation service to generate at least one exhibit to the report wherein the at least one exhibit summarizes specific information included in the report.

Kitain describes an integrated computer-implemented corporate information delivery system. A database (10) stores research reports produced by and received electronically from brokerage firms. A database (12) also stores corporate information about a number of corporations. Each item of corporate information is produced by and received electronically from one of the corporations about that corporation. Authorization information, also known as entitlements (1020), specifies who is authorized to access each research report or item of corporate information. An entitlement subsystem (930) allows the contributor of the research report or item of corporate information to dynamically change, on-line, the entitlement status of any or all users/subscribers. A research delivery module (611) allows a user to submit a query and receive query results listing research reports and corporate information satisfying the query and that the user is authorized to access. A corporate register module (613) outputs corporate information, the corporate information output according to a common format. The corporate information may be distributed via the Internet.

Wong describes a business-to-business Web commerce system that automates the various aspects of running a business. The methods and systems described in Wong include using a computing model based on a single integrated database management system (DBMS) that is either Web-enabled or provided with a Web front-end. The method further includes the steps of a first user inputting a sales record to a database for an order of a customer, automatically generating a customer invoice, a second user inputting a customer payment record to the database wherein system privileges of the first user and the second user are at least partially mutually exclusive, automatically determining a status of the customer payment as reconciled or not reconciled, and during each of the foregoing inputting steps, qualifying user inputs using experiential constraints, based on the then-current state of the database as a whole.

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Claim 1 recites a method for submitting a report from an accounting system to an automated lending system including a server, a local file system being coupled to the accounting system, wherein the method includes "generating at the accounting system a report having at least one of a defined report format and a defined translation service...exporting the report from the accounting system to a local file system...submitting the report from the local file system to the server...determining at the server whether the submitted report has the at least one of the defined report format and the defined translation service...and extracting via the server information from the report based on the at least one of the defined report format and the defined translation service to generate at least one exhibit to the report, the at least one exhibit summarizing specific information included in the report."

Neither Kitain nor Wong, considered alone or in combination, describe or suggest a method as recited in Claim 1. More specifically, neither Kitain nor Wong, considered alone or in combination, describe or suggest a method for submitting a report from an accounting system to an automated lending system including a server that includes generating at the accounting system a report having at least one of a defined report format and a defined translation service, determining at the server whether the submitted report has the at least one of the defined report format and the defined translation service, and extracting via the server information from the report based on the at least one of the defined report format and the defined translation service to generate at least one exhibit to the report wherein the at least one exhibit summarizes specific information included in the report.

Rather, Kitain describes an integrated computer-implemented corporate information delivery system. As noted in the Office Action at page 4, Kitain does not describe nor suggest generating at the accounting system a report having a defined report format. Moreover, Kitain does not describe nor suggest determining at a server whether a submitted report has at least one of a defined report format and a defined translation service, and extracting via the server information from the report based on the at least one of the defined report format and the defined translation service to generate at least one exhibit to the report wherein the at least one exhibit summarizes specific information included in the report.

Applicants respectfully traverse the suggestion included in the Office Action at page 4 that Wong discloses at column 4, lines 53-65 and column 5, lines 1-8 "generating at the accounting system a report having a defined format", and "determining at the server the defined format of the report". Although Wong discusses financial information that is available at a touch of a button (col. 4, lines 61-64) and evaluating an employees performance by analyzing historical performance data (e.g., reports) (col. 5, lines 4-8), Wong does not describe nor teach generating at an accounting system a report having a defined report format, and determining at a server the defined report format of the report.

Moreover, Applicants respectfully submit that Wong does not describe nor suggest determining at the server whether the submitted report has at least one of a defined report format and a defined translation service, and extracting via the server information from the report based on the at least one of the defined report format and the defined translation service to generate at least one exhibit to the report wherein the at least one exhibit summarizes specific information included in the report. In fact, the Office Action at page 6 states that Kitain and Wong do not teach utilizing a defined translation service. Therefore, Applicants respectfully submit that neither Kitain nor Wong, alone or in combination, describe or suggest the method as recited in Claim 1. Accordingly, Applicants respectfully submit that Claim 1 is patentable over Kitain in view of Wong.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claim 1 be withdrawn.

Claims 2, and 10-12 depend from independent Claim 1 which is submitted to be in condition for allowance. When the recitations of Claims 2, and 10-12 are considered in combination with the recitations of Claim 1, Applicants respectfully submit that dependent Claims 2, and 10-12 are also patentable over Kitain in view of Wong.

Claim 8 recites an automated lending system that includes an accounting system coupled to a local file system, and a server for communicating with the local file system, wherein the accounting system is configured "to generate a report having at least one of a defined report

format and a defined translation service...and export the report to said local file system...said server configured to receive the report from said local file system...determine whether the report has the at least one of said defined report format and said defined translation service...and extract information from the report based on the at least one of said defined report format and said defined translation service to generate at least one exhibit relating to the report wherein the exhibit summarizes specific information included in the report."

Neither Kitain nor Wong, considered alone or in combination, describe or suggest an automated lending system as recited in Claim 8. More specifically, neither Kitain nor Wong, considered alone or in combination, describe or suggest an automated lending system that includes an accounting system coupled to a local file system, and a server for communicating with the local file system, wherein the accounting system is configured to generate a report having at least one of a defined report format and a defined translation service, and wherein the server is configured to determine whether the report has the at least one of the defined report format and the defined translation service, and extract information from the report based on the at least one of the defined report format and the defined translation service to generate at least one exhibit relating to the report wherein the exhibit summarizes specific information included in the report.

Rather, Kitain describes an integrated computer-implemented corporate information delivery system; and Wong describes a business-to-business Web commerce system that automates the various aspects of running a business. As noted in the Office Action, neither Kitain nor Wong describe or suggest generating at the accounting system a report having a defined translation service (page 6); and Kitain does not describe nor suggest generating at the accounting system a report having a defined report format (page 4). Moreover, neither Kitain nor Wong, considered alone or in combination describe or suggest determining at a server whether a submitted report has at least one of a defined report format and a defined translation service, and extracting via the server information from the report based on the at least one of the defined report format and the defined translation service to generate at least one exhibit to the report wherein the at least one exhibit summarizes specific information included in the report.

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Accordingly, Applicants respectfully submit that Claim 8 is patentable over Kitain in view of Wong.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claim 8 be withdrawn.

Notwithstanding the above, the rejection of Claims 1, 2, 8, and 10-12 under 35 U.S.C. § 103(a) as being unpatentable over Kitain in view of Wong is further traversed on the grounds that the Section 103 rejection of the presently pending claims is not a proper rejection. Obviousness cannot be established by merely suggesting that it would have been obvious to one of ordinary skill in the art to modify Kitain using the teachings of Wong. More specifically, as is well established, obviousness cannot be established by combining the teachings of the cited art to produce the claimed invention, absent some teaching, suggestion, or incentive supporting the combination. It is impermissible to use the claimed invention as an instruction manual or "template" to piece together the teachings of the prior art so that the claimed invention is rendered obvious. Specifically, one cannot use hindsight reconstruction to pick and choose among isolated disclosures in the prior art to deprecate the claimed invention. Further, it is impermissible to pick and choose from any one reference only so much of it as will support a given position, to the exclusion of other parts necessary to the full appreciation of what such reference fairly suggests to one of ordinary skill in the art.

As the Federal Circuit has recognized, obviousness is not established merely by combining references having different individual elements of pending claims. Ex parte Levengood, 28 U.S.P.Q.2d 1300 (Bd. Pat. App. & Inter. 1993). MPEP 2143.01. Rather, there must be some suggestion, outside of Applicants' disclosure, in the prior art to combine such references, and a reasonable expectation of success must be both found in the prior art, and not based on Applicants' disclosure. In re Vaeck, 20 U.S.P.Q.2d 1436 (Fed. Cir. 1991). In the present case, neither a suggestion or motivation to combine the prior art disclosures, nor any reasonable expectation of success has been shown.

Neither Kitain nor Wong, considered alone or in combination, describe or suggest the claimed combination. Rather, the present Section 103 rejection is based on a combination of teachings selected from multiple patents in an attempt to arrive at the claimed invention. Specifically, Kitain teaches an integrated computer-implemented corporate information delivery system; and Wong teaches a business-to-business Web commerce system that automates the various aspects of running a business. Since there is no teaching, suggestion or motivation for the combination of Kitain and Wong, the Section 103 rejection appears to be based on a hindsight reconstruction in which isolated disclosures have been picked and chosen in an attempt to deprecate the present invention. Of course, such a combination is impermissible, and for this reason alone, Applicants request that the Section 103 rejection of Claims 1, 2, 8, and 10-12 be withdrawn.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claims 1, 2, 8, and 10-12 be withdrawn.

The rejection of Claims 5, 9, and 13-18 under 35 U.S.C. § 103(a) as being unpatentable over Kitain in view of Wong and further in view of Aoki (U.S. Patent No. 6,369,907 B1) is respectfully traversed.

Kitain and Wong are both described above. Aoki describes a network system (10) for connecting a printer (40) to one network. System (10) includes a client printer (40d) and a server device (20b) which are connected through a communication line. Client printer (40d) performs an ability information inquiry (70) to other devices on the network. Based upon ability information inquiry (70), a virtual printer information disclosing unit (67) discloses virtual printer information (114) to a PC (14). PC (14) transmits printing data to client printer (40d) and performs a printing request, based upon virtual printer information (114). Client printer (40d) which has received the printing request which exceeds its own original ability determines a server device from which to request processing, based upon ability information (70). Printer (40d) requests the server device to process the printing data, receives the processed printing data, and performs printing.

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Claims 5 and 13 depend from independent Claim 1. Claim 1 recites a method that includes "generating at the accounting system a report having at least one of a defined report format and a defined translation service...determining at the server whether the submitted report has the at least one of the defined report format and the defined translation service...and extracting via the server information from the report based on the at least one of the defined report format and the defined translation service to generate at least one exhibit to the report, the at least one exhibit summarizing specific information included in the report."

None of Kitain, Wong, or Aoki, considered alone or in combination, describe or suggest a method as recited in Claim 1. More specifically, none of Kitain, Wong, or Aoki, considered alone or in combination, describe or suggest a method that includes generating at an accounting system a report having at least one of a defined report format and a defined translation service, determining at a server whether the submitted report has the at least one of the defined report format and the defined translation service, and extracting via the server information from the report based on the at least one of the defined report format and the defined translation service to generate at least one exhibit to the report wherein the at least one exhibit summarizes specific information included in the report.

Rather, Kitain describes an integrated computer-implemented corporate information delivery system; Wong describes a business-to-business Web commerce system that automates the various aspects of running a business; and Aoki describes a network system for connecting a printer to one network. As noted in the Office Action at page 4, Kitain does not describe nor suggest generating at an accounting system a report having a defined report format, determining at a server the defined report format, and extracting via the server information from the report based on the defined report format. Moreover, Wong does not describe nor suggest generating at an accounting system a report having a defined report format, determining at a server the defined report format, and extracting via the server information from the report based on the defined report format. Also, as noted in the Office Action at page 6, neither Kitain nor Wong describe or suggest utilizing a translation service.

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Additionally, Aoki does not describe nor teach generating at an accounting system a report having at least one of a defined report format and a defined translation service, determining at a server whether the submitted report has the at least one of the defined report format and the defined translation service, and extracting via the server information from the report based on the at least one of the defined report format and the defined translation service to generate at least one exhibit to the report wherein the at least one exhibit summarizes specific information included in the report. Accordingly, Applicants respectfully submit that Claim 1 is patentable over Kitain in view of Wong and further in view of Aoki.

When the recitations of Claims 5 and 13 are considered in combination with the recitations of Claim 1, Applicants respectfully submit that dependent Claims 5 and 13 are also patentable over Kitain in view of Wong and in view of Aoki.

Furthermore, with respect to Claim 13, Applicants respectfully traverse the suggestion included in the Office Action at page 8 that Aoki discloses "determining whether preprocessing of the report is needed (col. 6, lines 43-61); performing a document recognition process including scanning the report to determine a file type of the report and comparing the file type to a list of known file types stored in a data repository (col. 2, lines 47-65 and col. 4, lines 5-26); and performing a mapping and translation process on the report including selecting an extraction script based on the document recognition process for extracting and translating data from the report (col. 5, lines 13-20 and col. 6, lines 19-31)." Although Aoki discusses image processing which includes processing to convert RGB (Red, Green, Blue) components of the image data to CMYK (Cyan, Magenta, Yellow, Black), rendering processing to develop characters and lines to a bit map, and color conversion processing to perform color conversion according to the printer type (see col. 6, lines 19-25), Aoki does not describe nor teach scanning a report to determine a file type of the report and comparing the file type to a list of known file types stored in a data repository, and selecting an extraction script based on the document recognition process for extracting and translating data from the report. In fact, Aoki does not discuss comparing a file type to a list of known file type, nor does it discuss using an extraction script. Accordingly,

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Applicants again respectfully submit that Claim 13 is patentable over Kitain in view of Wong and further in view of Aoki.

Claims 14 and 15 depend from independent Claim 6. Claim 6 recites a method for submitting a report from an accounting system to an automated lending system including a server wherein the accounting system includes a virtual printer, and the method includes "generating at the accounting system a report having at least one of a specified report format and a defined translation service...transmitting the report from the accounting system to the server via the virtual printer...determining at the server whether the report has the at least one of the specified report format and the defined translation service...and extracting via the server information from the report based on the at least one of the specified report format and the defined translation service to generate at least one exhibit to the report, the at least one exhibit summarizing specific information included in the report."

None of Kitain, Wong, or Aoki, considered alone or in combination, describe or suggest a method as recited in Claim 6. More specifically, none of Kitain, Wong, or Aoki, considered alone or in combination, describe or suggest a method for submitting a report from an accounting system to an automated lending system that includes generating at the accounting system a report having at least one of a specified report format and a defined translation service, transmitting the report from the accounting system to the server via a virtual printer, determining at the server whether the report has the at least one of the specified report format and the defined translation service, and extracting via the server information from the report based on the at least one of the specified report format and the defined translation service to generate at least one exhibit to the report wherein the at least one exhibit summarizes specific information included in the report.

Rather, Kitain describes an integrated computer-implemented corporate information delivery system; Wong describes a business-to-business Web commerce system that automates the various aspects of running a business; and Aoki describes a network system for connecting a printer to one network. Accordingly, Applicants respectfully submit that Claim 6 is patentable over Kitain in view of Wong and further in view of Aoki.

When the recitations of Claims 14 and 15 are considered in combination with the recitations of Claim 6, Applicants respectfully submit that dependent Claims 14 and 15 are also patentable over Kitain in view of Wong and in view of Aoki.

Claims 9 and 16 depend from independent Claim 8. Claim 8 recites an automated lending system that includes an accounting system coupled to a local file system, and a server for communicating with the local file system, wherein the accounting system is configured "to generate a report having at least one of a defined report format and a defined translation service...and export the report to said local file system...said server configured to receive the report from said local file system...determine whether the report has the at least one of said defined report format and said defined translation service...and extract information from the report based on the at least one of said defined report format and said defined translation service to generate at least one exhibit relating to the report wherein the exhibit summarizes specific information included in the report."

None of Kitain, Wong, or Aoki, considered alone or in combination, describe or suggest an automated lending system as recited in Claim 8. More specifically, none of Kitain, Wong, or Aoki, considered alone or in combination, describe or suggest an automated lending system that includes an accounting system that is configured to generate a report having at least one of a defined report format and a defined translation service, and a server that is configured to determine whether the report has the at least one of the defined report format and the defined translation service, and extract information from the report based on the at least one of the defined report format and the defined translation service to generate at least one exhibit relating to the report wherein the exhibit summarizes specific information included in the report.

Rather, Kitain describes an integrated computer-implemented corporate information delivery system; Wong describes a business-to-business Web commerce system that automates the various aspects of running a business; and Aoki describes a network system for connecting a printer to one network. Accordingly, Applicants respectfully submit that Claim 8 is patentable over Kitain in view of Wong and further in view of Aoki.

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When the recitations of Claims 9 and 16 are considered in combination with the recitations of Claim 8, Applicants respectfully submit that dependent Claims 9 and 16 are also patentable over Kitain in view of Wong and in view of Aoki.

Claim 17 recites an automated lending system that includes an accounting system having a virtual printer, and a server for communicating with the accounting system, wherein the accounting system is configured to "generate a report having at least one of a specified report format and a defined translation service...and transmit the report to said server via said virtual printer...said server configured to receive the report...determine whether the report has the at least one of said specified report format and said defined translation service...extract information from the report based on the at least one of said specified report format and said defined translation service to generate at least one exhibit relating to the report wherein the exhibit summarizes specific data included in the report."

None of Kitain, Wong, or Aoki, considered alone or in combination, describe or suggest an automated lending system as recited in Claim 17. More specifically, none of Kitain, Wong, or Aoki, considered alone or in combination, describe or suggest an automated lending system that includes an accounting system having a virtual printer wherein the accounting system is configured to generate a report having at least one of a specified report format and a defined translation service, and transmit the report to the server via the virtual printer, and wherein the server is configured to determine whether the report has the at least one of the specified report format and the defined translation service, and extract information from the report based on the at least one of the specified report format and the defined translation service to generate at least one exhibit relating to the report wherein the exhibit summarizes specific data included in the report.

Rather, Kitain describes an integrated computer-implemented corporate information delivery system; Wong describes a business-to-business Web commerce system that automates the various aspects of running a business; and Aoki describes a network system for connecting a printer to one network. Accordingly, Applicants respectfully submit that Claim 17 is patentable over Kitain in view of Wong and further in view of Aoki.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claim 17 be withdrawn.

Claim 18 depends from independent Claim 17 which is submitted to be in condition for allowance. When the recitations of Claim 18 are considered in combination with the recitations of Claim 17, Applicants respectfully submit that dependent Claim 18 is also patentable over Kitain in view of Wong and further in view of Aoki.

Notwithstanding the above, the rejection of Claims 5, 9, and 13-18 under 35 U.S.C. § 103(a) as being unpatentable over Kitain in view of Wong and further in view of Aoki is further traversed on the grounds that the Section 103 rejection of the presently pending claims is not a proper rejection. Obviousness cannot be established by merely suggesting that it would have been obvious to one of ordinary skill in the art to modify Kitain using the teachings of Wong and Aoki. More specifically, as is well established, obviousness cannot be established by combining the teachings of the cited art to produce the claimed invention, absent some teaching, suggestion, or incentive supporting the combination. It is impermissible to use the claimed invention as an instruction manual or "template" to piece together the teachings of the prior art so that the claimed invention is rendered obvious. Specifically, one cannot use hindsight reconstruction to pick and choose among isolated disclosures in the prior art to deprecate the claimed invention. Further, it is impermissible to pick and choose from any one reference only so much of it as will support a given position, to the exclusion of other parts necessary to the full appreciation of what such reference fairly suggests to one of ordinary skill in the art.

None of Kitain, Wong, or Aoki, considered alone or in combination, describe or suggest the claimed combination. Rather, the present Section 103 rejection is based on a combination of teachings selected from multiple patents in an attempt to arrive at the claimed invention. Specifically, Kitain teaches an integrated computer-implemented corporate information delivery system; Wong teaches a business-to-business Web commerce system that automates the various aspects of running a business; and Aoki teaches a network system for connecting a printer to one network. Since there is no teaching, suggestion or motivation for the combination of Kitain,

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Wong, and Aoki, the Section 103 rejection appears to be based on a hindsight reconstruction in which isolated disclosures have been picked and chosen in an attempt to deprecate the present invention. Of course, such a combination is impermissible, and for this reason alone, Applicants request that the Section 103 rejection of Claims 5, 9, and 13-18 be withdrawn.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claims 5, 9, and 13-18 be withdrawn.

The rejection of Claims 6 and 7 under 35 U.S.C. § 103(a) as being unpatentable over Wong in view of Aoki is respectfully traversed.

Wong and Aoki are both described above. Claim 6 recites a method that includes "generating at the accounting system a report having at least one of a specified report format and a defined translation service...transmitting the report from the accounting system to the server via the virtual printer...determining at the server whether the report has the at least one of the specified report format and the defined translation service...and extracting via the server information from the report based on the at least one of the specified report format and the defined translation service to generate at least one exhibit to the report, the at least one exhibit summarizing specific information included in the report."

Neither Wong nor Aoki, considered alone or in combination, describe or suggest a method as recited in Claim 6. More specifically, neither Wong nor Aoki, considered alone or in combination, describe or suggest a method for submitting a report from an accounting system to an automated lending system that includes generating at the accounting system a report having at least one of a specified report format and a defined translation service, transmitting the report from the accounting system to the server via a virtual printer, determining at the server whether the report has the at least one of the specified report format and the defined translation service, and extracting via the server information from the report based on the at least one of the specified report format and the defined translation service to generate at least one exhibit to the report wherein the at least one exhibit summarizes specific information included in the report.

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Rather, Wong describes a business-to-business Web commerce system that automates the various aspects of running a business; and Aoki describes a network system for connecting a printer to one network. Although Aoki does describe a network system for connecting a printer to one network that includes a virtual printer information disclosing unit and virtual printer information, Aoki does not describe nor suggest a method as recited in Claim 6. Accordingly, Applicants respectfully submit that Claim 6 is patentable over Wong in view of Aoki.

Claim 7 depends from independent Claim 6 which is submitted to be in condition for allowance. When the recitations of Claim 7 are considered in combination with the recitations of Claim 6, Applicants respectfully submit that dependent Claim 7 is also patentable over Wong in view of Aoki.

Notwithstanding the above, the rejection of Claims 6 and 7 under 35 U.S.C. § 103(a) as being unpatentable over Wong in view of Aoki is further traversed on the grounds that the Section 103 rejection of the presently pending claims is not a proper rejection. Obviousness cannot be established by merely suggesting that it would have been obvious to one of ordinary skill in the art to modify Wong using the teachings of Aoki. More specifically, as is well established, obviousness cannot be established by combining the teachings of the cited art to produce the claimed invention, absent some teaching, suggestion, or incentive supporting the combination. It is impermissible to use the claimed invention as an instruction manual or "template" to piece together the teachings of the prior art so that the claimed invention is rendered obvious. Specifically, one cannot use hindsight reconstruction to pick and choose among isolated disclosures in the prior art to deprecate the claimed invention. Further, it is impermissible to pick and choose from any one reference only so much of it as will support a given position, to the exclusion of other parts necessary to the full appreciation of what such reference fairly suggests to one of ordinary skill in the art.

Neither Wong nor Aoki, considered alone or in combination, describe or suggest the claimed combination. Rather, the present Section 103 rejection is based on a combination of teachings selected from multiple patents in an attempt to arrive at the claimed invention. Specifically, Wong teaches a business-to-business Web commerce system that automates the

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various aspects of running a business; and Aoki teaches a network system for connecting a printer to one network. Since there is no teaching, suggestion or motivation for the combination of Wong and Aoki, the Section 103 rejection appears to be based on a hindsight reconstruction in which isolated disclosures have been picked and chosen in an attempt to deprecate the present invention. Of course, such a combination is impermissible, and for this reason alone, Applicants request that the Section 103 rejection of Claims 6 and 7 be withdrawn.

For the reasons set forth above, Applicants respectfully request that the Section 103 rejection of Claims 6 and 7 be withdrawn.

In view of the foregoing amendments and remarks, all the claims now active in the application are believed to be in condition for allowance. Favorable action is respectfully solicited.

Respectfully Submitted,

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Dixon, III et al.   :
                                               :   Art Unit: 3624
Serial No.: 09/391,772   :
                                               :   Examiner: Ella Colbert
Filed: September 8, 1999   :
                                               :
For: METHODS AND APPARATUS   :
       FOR SUBMITTING   :
       INFORMATION TO AN   :
       AUTOMATED LENDING   :
       SYSTEM   :

RECEIVED

MAY 0 2 2003

GROUP 3600

SUBMISSION OF MARKED UP CLAIMS

Commissioner for Patents
Washington, D.C. 20231

Submitted herewith are marked up Claims in accordance with 37 C.F.R. 1.121(c)(1)(ii).

IN THE CLAIMS

1. (twice amended) A method for submitting a report from an accounting system to <u>an</u> <u>automated lending system including</u> a server, a local file system being coupled to the accounting system, said method comprising the steps of:

generating at the accounting system a report having <u>at least one of</u> a defined <u>report</u> format <u>and a defined translation service</u>;

exporting the report from the accounting system to a local file system;

submitting the report from the local file system to the server;

determining at the server <u>whether the submitted report has the at least one of</u> the defined <u>report</u> format <u>and the defined translation service</u> [of the report]; and

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extracting via the server information from the report based on the <u>at least one of the</u> defined <u>report</u> format <u>and the defined translation service</u> to generate at least one exhibit to the report, the at least one exhibit summarizing specific information included in the report.

6. (twice amended) A method for submitting a report from an accounting system to <u>an</u> <u>automated lending system including</u> a server, the accounting system including a virtual printer, said method comprising the steps of:

generating at the accounting system a report having <u>at least one of</u> a specified <u>report</u> format <u>and a defined translation service;</u>

transmitting the report from the accounting system to the server via the virtual printer; [and]

<u>determining at the server whether the report has the at least one of the specified report</u> <u>format and the defined translation service; and</u>

extracting via the server information from the report based on the <u>at least one of the</u> specified <u>report</u> format <u>and the defined translation service</u> to generate at least one exhibit to the report, the at least one exhibit summarizing specific information included in the report.

8. (twice amended) <u>An automated lending</u> system comprising an accounting system coupled to a local file system, and a server for communicating with said local file system, said accounting system configured to generate a report having <u>at least one of</u> a defined <u>report</u> format <u>and a defined translation service,</u> and export the report to said local file system, said server configured to <u>receive the report from said local file system,</u> determine <u>whether the report has the</u> <u>at least one of</u> said defined <u>report</u> format <u>and said defined translation service,</u> and extract information from the report based on <u>the at least one of</u> said defined <u>report</u> format <u>and said</u> <u>defined translation service</u> to generate at least one exhibit relating to the report wherein the exhibit summarizes specific information included in the report.

11. (once amended) A method in accordance with Claim 1 wherein generating at the accounting system a report having <u>at least one of</u> a defined <u>report</u> format <u>and a defined</u>

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translation service further comprises generating at the accounting system a report having a defined report format [wherein the defined format] that relates to a specific accounting system.

12. (once amended) A method in accordance with Claim 1 wherein extracting via the server information from the report further comprising [the step of] utilizing [a] the defined translation service at the server to [normalize] extract information [included within] from the report and then generate at least one exhibit based on the extracted information [such that the information included in the report is recognizable by the server].

14. (once amended) A method in accordance with Claim 6 wherein extracting via the server information from the report further comprising the steps of:

determining whether to utilize the defined [a] translation service to extract [normalize] information included in the report; and

utilizing at the server, if needed, the defined [a] translation service to extract [normalize] information included in the report and then generate the at least one exhibit based on the extracted information [such that the information included in the report is recognizable by the server].

16. (once amended) A system in accordance with Claim 8 wherein said server is further configured to utilize said defined [a] translation service to extract [normalize] information included in the report and then generate the at least one exhibit based on the extracted information [such that the information included in the report is recognizable].

17. (once amended) An automated lending system comprising an accounting system including a virtual printer, and a server for communicating with said accounting system, said accounting system configured to generate a report having at least one of a specified report format and a defined translation service, and transmit the report to said server via said virtual printer, said server configured to receive the report, determine whether the report has the at least one of said specified report format and said defined translation service, extract information from the report based on the at least one of said specified report format and said defined translation
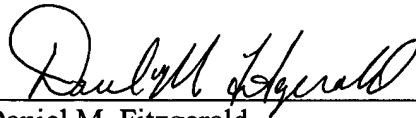
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service to generate at least one exhibit relating to the report wherein the exhibit summarizes specific data included in the report.

18. (once amended) A system in accordance with Claim 17 wherein said server is further configured to:

determine whether to utilize said defined [a] translation service to extract [normalize] information included in the report; and

utilize, if needed, said defined [a] translation service to extract [normalize] information included in the report and then generate the at least one exhibit based on the extracted information [such that the information included in the report is recognizable].

Respectfully submitted,

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